



May 23, 2024

Dr. Don Christian, President and CEO  
Concordia University-Texas  
11400 Concordia University Drive  
Austin, TX 78726

Dear President Christian,

As a result of the actions taken by Concordia University-Texas, it has been determined that the University is no longer considered a controlled entity of The Lutheran Church—Missouri Synod and therefore is no longer eligible to participate in the Concordia Plans and other ancillary products.

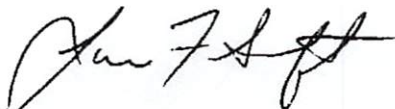
Attached is the formal notification of this action. As you and I have been in various discussions regarding these matters, I wanted you to receive the news directly from me.

As you know, the action taken by the University also triggers the assessment of the withdrawal liability as defined by the Plan. Timely payment of the assessment will help ensure your workers' benefits are not adversely affected.

It brings me nothing but disappointment and sadness that reconciliation and restoration of the relationship between the University and the Synod could not be attained. Ultimately, I must ensure CPS administers the Concordia Plans according to the terms and conditions set forth in the Plan documents.

If such reconciliation is made, CPS stands ready to serve the University and its workers.

In His Service,



Dr. James F. (Jim) Sanft  
President and CEO



VIA FEDERAL EXPRESS

May 23, 2024

Ms. Annette Mata  
Director of HR  
Concordia University Texas  
11400 Concordia University Dr.  
Austin, TX 78726

RE: Withdrawal from participation in the Concordia Plans

Dear Annette:

This is to notify you of the withdrawal of Concordia University Texas from participation in the Concordia Plans and coverages shown below due to a change in status of the University. The withdrawal from the Concordia Retirement Plan and the Concordia Retirement Savings Plan will be effective June 30, 2024. The benefits from which the University will be withdrawn are the following:

CONCORDIA RETIREMENT PLAN (CRP)  
CONCORDIA RETIREMENT SAVINGS PLAN (CRSP)  
CONCORDIA DISABILITY AND SURVIVOR PLAN (CDSP)  
ACCIDENT INSURANCE PROGRAMS (AIP and TAIP)  
ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)  
CRITICAL ILLNESS (CI)  
SUPPLEMENTAL LIFE INSURANCE (Supp. Life)

Although we will consider Concordia University Texas to be a withdrawn employer as of June 30, 2024, out of Christian care and concern for your employees, Concordia Plan Services (CPS) is willing, exercising our discretion, to allow your employees who are currently enrolled in the other coverages shown above to remain enrolled through August 31, 2024, to provide Concordia University Texas with time to secure these coverages elsewhere. To clarify, your employees' enrollment in the CRP and CRSP will end June 30, 2024, but coverages under the CDSP, AIP, TAIP, AD&D, CI and Supp. Life will continue through August 31, 2024, for those covered individuals who continue to be employed by Concordia University Texas, and for whom contributions continue to be paid.

Concordia University Texas has taken actions that changed the University's status as an Employer in the CRP, CRSP and CDSP. Concordia University Texas has participated in the CRP, CRSP and CDSP as a Controlled Organization. The CRP, CRSP and CDSP require a Controlled Organization to be under the control and supervision of The Lutheran Church—Missouri Synod (the Synod) (per CRP subsection 1.11, CRSP subsection 2.22 and CDSP subsection 1.8).

An Employer that ceases to be an Employer in the CRP, CRSP and CDSP may, in the sole and absolute discretion of Concordia Plan Services, be considered a withdrawn Employer (per CRP subsection 19.4 d), CRSP subsection 15.5 and CDSP subsection 8.5). CPS considers Concordia University Texas to be a withdrawn Employer due to actions the University has taken to remove itself from the control and supervision of the Synod. If you believe the University remains under the control and supervision of the Synod, pursuant to CRP subsection 20.13, CRSP subsection 16.14 and CDSP subsection 10.14, we request you submit information or documents relevant to show such control and supervision by the Synod. This information or documents should be submitted as soon as possible, but no later than June 10, 2024.

As a consequence of your withdrawal from the CRP, a Withdrawal Liability of \$4,044,473 is due. This assessment was determined by the CRP actuaries and is based on the funded status of the CRP as of the end of the calendar quarter prior to the quarter in which your withdrawal date occurs. The Withdrawal Liability covers the plan's unfunded liability that is attributable to your current and former employees who are due a benefit from the CRP. The payment is due within 90 days of your date of withdrawal. This will be reflected on a future invoice.

Each of your enrolled employee(s) will receive individual letters to inform them of the termination of their eligibility for, or enrollment in, these Plans and other coverages. Each of your employees who has vested in the CRP as of June 30, 2024 will be eligible for future benefits in accordance with the terms of the CRP.

Your employee(s) will no longer be eligible to make tax-advantaged contributions to the CRSP. Please cease withholding contributions from your employees' paychecks as of the date of the withdrawal. If contributions are submitted for pay periods beyond the withdrawal date, they will be refunded as ineligible contributions and may be subject to additional taxes.

We have appreciated your past participation in the benefit plans offered by CPS, and the opportunity to serve your employees and their families through those benefits. Should you have any questions, please feel free to contact Dave Kuschel at 314-885-6725 Monday through Friday from 7 a.m. to 5 p.m. Central time.

**YOUR TEAM AT CONCORDIA PLAN SERVICES**

cc: Dr. Donald Christian  
Mr. Dan Gregory